From: jvanhouten@msi-insurance.com@inetgw

To: Microsoft ATR **Date:** 1/24/02 11:25am **Subject:** Microsoft Settlement

The need to consider the state of the US economy must be an important consideration in any decision regarding govt vs business litigation. This lawsuit against Microsoft creates great uncertainty --made worse by others--tobacco, asbestos, the 9-11 deaths, Enron, Etc. There is a growing, and general feeling that no firm's financial situation can be counted upon or understood in what to most of us non-lawyers or non-regulators appears to be an out-of-control litigation feast.

I suggest that a high priority be to settle this matter as quickly as possible on mutually acceptable terms rather than continuing litigation.

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